

# The Connection

## Letter From The President/CEO

Thank you for choosing Community 1st Credit Union! You have made a smart and savvy choice to partner with us. Fall is here and before you know it, 2021 will be wrapped up. We've been very busy at C1st. I'm thrilled to announce C1st members now have access to 20 locations!

In July, we celebrated the Grand Opening and Ribbon Cutting of our new branch facility at 714 W. McLane St in Osceola, Iowa, at the southwest corner of W. McLane (HWY 34) and S. Dearborn. The new branch provides first class service to the wonderful people of Osceola, along with our full menu of award-winning products and services. We are extremely excited to become an integral part of the Osceola community.

At the beginning of October, Nishna Valley Credit Union joined the C1st family. We're happy to announce this merger added a new full-service branch in Creston, IA and Atlantic, IA to the list of C1st branches already available to you. Each of these locations has people ready to provide the same high level of service and attention you're accustomed to receiving. We hope you'll stop in and say hello to our newest team members.

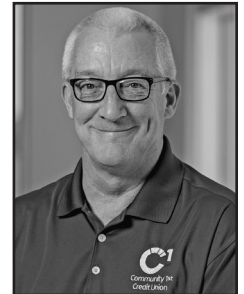
Last month, The Des Moines Register published The Iowa Top Workplaces – a list of the best places to work in Iowa. I am proud to let you know that Community 1st Credit Union was named for the sixth year in a row. Being 6th out of 47 businesses is an additional honor and an all-time high for C1st! The results show we continue to have something truly special happening here. Even in unprecedented times, our employees embraced the challenge and continued to be a strong and empowered team.

I'm also pleased to announce C1st has been named to Forbes' annual list of America's Best-In-State Credit Unions. At C1st, we are passionate about our members and committed to delivering service excellence. We are honored to be named "Best-In-State" by Forbes, and even more pleased that this award represents our members' satisfaction. It validates that we are continuing to help improve the lives of our members by being their trusted financial partner.

Please take the time to tell your friends and family to try us and join us. Together is better! Again, thank you for your loyal membership, trust and continued support.



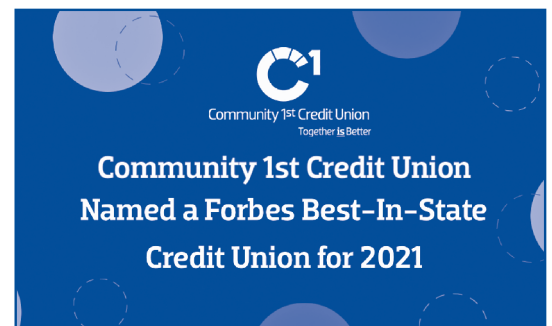
Greg Hanshaw, President/CEO



**Greg Hanshaw**  
President & CEO



Ribbon Cutting at our branch located at 714 W. McLane St in Osceola



Congresswoman Mariannette Miller-Meeks, as well as several members of the Iowa Credit Union League (ICUL), recently made a visit to our Corporate Center in Ottumwa to listen to stories and testimonials from C1st staff. We loved getting the opportunity to hear from each of these special guests and to share with them how C1st is making a difference in our communities and member's lives!

## Please Welcome Nishna Valley CU to C1st!



It's official! Members of Nishna Valley Credit Union have agreed to merge with Community 1st Credit Union, with nearly 90% of votes cast saying "yes" to merge.

At the beginning of October, Nishna Valley Credit Union joined the C1st family – as members of the credit union and part of our C1st employee team.

### We Want All Members to Know...

- You will continue to do business with the same people you know and trust.
- You will have access to a full lineup of financial products and services. (NVCU members will now have access to some NEW exciting products/services!)
- All members will now have access to all 20 locations.

### Current C1st Members:

- We're happy to announce this merger adds two new full-service branches in Iowa to the list of C1st branches already available to you. They are located at:

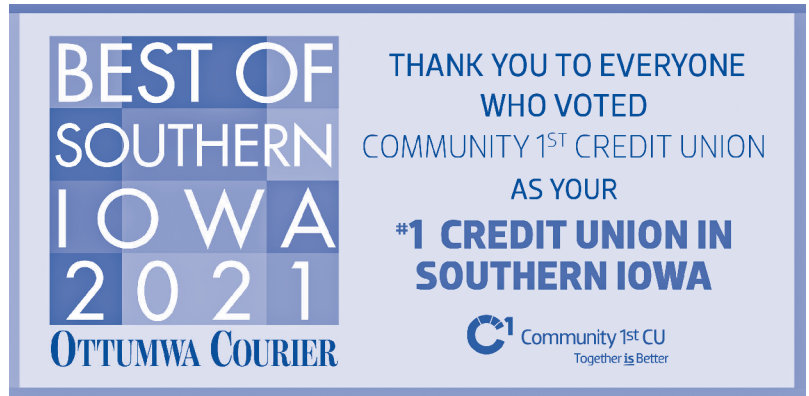
**Atlantic: 200 Maple St.**

**Creston: 205 E. Taylor St.**

- Both the Creston and Atlantic locations have staff ready to provide the same high level of service and attention you're accustomed to receiving. We hope you'll stop in and say hello to our newest team members!

To learn more or for a list of complete FAQ's for current NVCU members, please visit our website at: [c1stcu.com/nvcu](http://c1stcu.com/nvcu)

## Best Of Southern Iowa 2021



Thank you to everyone who voted Community 1st Credit Union as your Favorite Credit Union in the 2021 Ottumwa Courier's Best of Southern Iowa. We're proud to be your trusted financial partner, both now and for many more years to come.

## Change in Terms Effective 11/01/2021

### Electronic Funds Transfers Agreement and Disclosure

Effective 11/01/2021 the currency conversion rate used for foreign transactions will be the rate for the applicable currency on the date the transaction occurs, rather than the rate as of the date the transaction was processed. The Foreign Transactions section of the Electronic Funds Transfers Agreement and Disclosure will be updated to the following:

### Foreign Transactions

**Visa:** Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable transaction date, which rate may vary from the rate Visa itself receives or the rate mandated by the government or governing body in effect for the applicable transaction date. The exchange rate used on the transaction date may differ from the rate that would have been used on the processing date or cardholder statement posting date.

## C1st Branch Locations

**Albia:** 1420 S. Clinton St.

**Atlantic:** 200 Maple St.

**Bloomfield:** 301 E. Franklin

**Cedar Rapids:** 1030 Sierra Drive NE

**Centerville:** 999 N. 18th

**Chariton:** 1934 Court Ave.

**Creston:** 205 E. Taylor St.

**Fairfield:** 2501 W. Burlington

**Grinnell:** 205 West St.

**Indianola:** 300 S. Jefferson Way

**Knoxville:** 1008 W. Bell Ave., Suite 103

**Mount Pleasant:** 1800 E. Washington St.

**Osceola:** 714 W. McLane St.

**Oskaloosa:** 1311 A Ave. West

**Ottumwa (Walmart):** 1940 Venture Dr.

**Ottumwa Penn:** 739 Pennsylvania Ave.

**Ottumwa Richmond:** 235 Richmond Ave.

**Ottumwa - JBS (JBS Employees Only):**

600 S. Iowa Ave.

**Pella:** 500 Main St.

**Washington:** 303 S. 2nd Ave.

**Apply Online:** [c1stcu.com](http://c1stcu.com)

**Toll Free:** 866.360.5370

**Email:** [memberservice@c1stcu.com](mailto:memberservice@c1stcu.com)

**TEXT:** 641.638.5015

 **c1stcu.com**

Equal Housing Opportunity This credit union is federally insured by the National Credit Union Administration.

## C1<sup>st</sup> Receives Des Moines Register "Top Workplace" Award

Community 1st Credit Union received its sixth straight Des Moines Register "Top Workplace" award. The newspaper recognized 130 Iowa companies and organizations for the 2021 honor on September 12.

C1st was 6th on the list of mid-sized company employers, which is an all-time high for the Credit Union. C1st currently has 240 employees and 18 branch locations, with two more opening on October 1st.

"We are proud to be named a Top Workplace in Iowa for the sixth year in a row," said C1st President and CEO Greg Hanshaw. "Being 6th out of 47 businesses is an additional honor and an all-time high for C1st! The results show we continue to have something truly special happening here. Even in unprecedented times our employees embraced the challenge and continued to be a strong and empowered team."

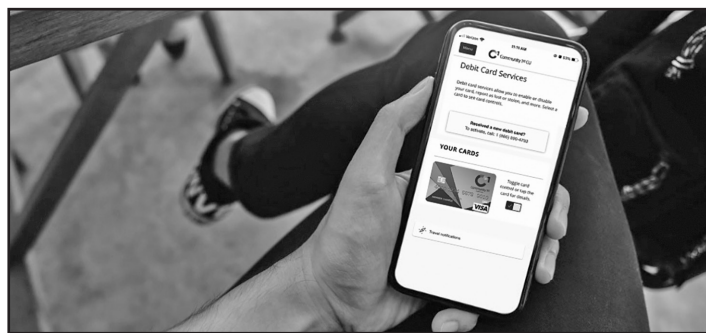


## Committed To Our Communities

During Osceola's Grand Opening celebrations, C1st was proud to give back to their community by donating \$500 each to both the Osceola Chamber Main Street and Osceola Fire Department. Thank you for welcoming us into your community!



## New Digital Banking Features



You can do it all with Digital Banking. The innovative features within C1st's Digital Banking allow you to do whatever you need, wherever you are, and provide secure, 24-hour access to your C1st accounts, including all the following features:

### BillPayer

Save a stamp. Pay all your bills online, for free, with BillPayer. Plus, store payee info and payment history for easy organization.

### Mobile Deposit

With the C1st Digital Banking App, you can deposit checks from anywhere, at any time from your camera-enabled mobile device.

### eStatements

Tired of digging through important papers? Enroll in eStatements and access your statements in Digital Banking.

### Digital Wallet

With a quick tap of your phone, you can use your C1st debit card to pay at over one million merchants.

### Debit CardSwap

A single spot to update your debit card on file wherever you pay. Enroll within digital banking to easily update recurring charges.

### Apple Watch

Easily view account balances and transactions on your Apple Watch® without having to log in through your computer!

### Skip-A-Pay - NEW!!

Skipping your loan payment has never been easier or more convenient! Now available through C1st's Digital Banking, our digital Skip a Pay feature allows members to skip a monthly payment on a qualifying loan as long as certain program qualifications are met.

### Debit Card Services - NEW!!

You can now take control of your C1st debit card through C1st's Digital Banking. Debit Card Services puts card management in your hands, with card controls, travel notifications, ATM limits, and more!

### MoneyGram - NEW!!

Send money to family and friends all around the world. Moneygram's online money transfers to 200+ countries and territories are fast, reliable and convenient - and now available online, without standing in line.

For a full list of our online services and FAQ's, visit:

[c1stcu.com/onlineservices](https://www.c1stcu.com/onlineservices) 

# ClubGO Announces New Direction With Travel & Travel Benefits



Thank you for being a loyal member of Community 1st Credit Union and ClubGo. The last few years have been unprecedented and I hope you and your loved ones continue to stay safe and healthy.

After much consideration, we've made the hard decision to discontinue ClubGo group travel and luncheons. Our members come first in every decision that we make, and we feel now is the best time to take the club in a new direction. As we continue to grow, our products and services for members age 55+ need to evolve. We will continue to invest long-term into the club, ensuring we have competitive tools for you to utilize.

## We do have some exciting news to share!

As a loyal ClubGo member of C1st, you now have access

to a complimentary membership with Credit Union Travel, an online discount travel site exclusively for credit union members.



## With this membership, you'll enjoy:

- ▶ Discounted rates on hotels, cruises, vacation packages, rental cars and more:
  - ▷ Over 1.2 million hotels nationwide
  - ▷ Cruises from every major port worldwide
  - ▷ Rental cars in over 25,000 locations
  - ▷ 40,000+ activities available
- ▶ \$120 hotel dollars per year for being a loyal member
- ▶ 5% back toward hotels on all travel purchases through Credit Union Travel when using your C1st debit card
- ▶ Price-match guarantee on 1.2 million properties worldwide

**REAL SAVINGS. TOP BRANDS. THOUSANDS OF DESTINATIONS.**

To access your complimentary Credit Union Travel membership, please visit:

**credituniontravel.com**

This membership usually costs \$99/year, but as a C1st ClubGo member we have arranged complimentary access for you. Simply activate your account with your email address and start immediately seeing the savings you can take advantage of every time you travel! This is our way of saying "thank-you" for being a loyal member of ClubGo and Community 1st.

## 1st-Time Home Buyers Assistance

C1st is once again offering a 1st-time home buyers assistance program! As a 1st-time home buyer – you could qualify for up to \$5,000 towards your down payment.\* It also comes with a team of local experts, great rates, and an easy online application!

### Get it all with a C1st Mortgage:

- Quick & Local Processing
- Mortgage Educational Assistance
- First-Time Buyer Programs & Grant Assistance
- Experienced Mortgage Lenders

C1st will do all we can to make your mortgage buying experience positive, personal and exactly what you need it to be. Let's do this, together!

**Apply Online: [c1stcu.com/LowDown](http://c1stcu.com/LowDown)**

\*5% down payment assistance program is for single family/primary residences and is available to first-time home buyers with low to moderate household incomes. (If you haven't owned a home in the last three years, you are considered a first-time home buyer.) \$5,000 maximum down payment assistance. Offer runs as long as designated funds are available. Payment example: For a \$100,000 in-house mortgage loan, with a term of 15 years and a 3.027% Annual Percentage Rate (interest rate of 2.875%), the monthly principal and interest payment would be \$684.59. Subject to credit approval and program qualifications. Some restrictions apply. Equal Housing Opportunity. Federally insured by the NCUA.

Community 1st Credit Union Together is Better

GET THE **LOW DOWN** WITH C1ST!

**1st-Time Home Buyers Assistance**

Buyers may qualify for up to **\$5,000** toward their down payment!\*

Get it all **HERE**

- Local team
- Mortgage educational assistance
- Quick processing